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About the cover

"Romping" was painted by David Acuff in 1987. This 80- × 40-inch watercolor, which was painted on the request of Mack and Parker Inc, features Secretariat in his most common position, at the head of the pack, as he romps with two other Thoroughbreds. The bold patterns, strong contrasts, and rich, lively colors are characteristic of the artist's work. Mr. Acuff, who is an associate member of the American Watercolor Society, has exhibited his paintings throughout the Midwest and has received numerous awards. Several of his paintings have been purchased by large, nationally known companies.

"Romping" is displayed at the Chicago offices of Mack and Parker Inc.

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Insurance Note

Injuries to people are an ever-present danger

The AVMA Professional Liability Insurance Trust program is affected acutely by claims for bodily injury to people. Included are medical and surgical costs that essentially have no limits, ie, counseling for emotional injury, loss of time from work, and payment demands for pain and suffering related to the injury. Injuries to minors involve other complications, since such claims can remain unresolved until the child reaches adulthood. One such claim was settled recently:

> A veterinarian sold a flea dip in a brown bottle with a label naming the dip, but there was no warning label or child-proof cap. While the mother was treating their dog, her 2-year-old son drank some of the dip, allegedly sustaining respiratory failure, becoming comatose and remaining in a coma for 2 days, and then awakening to hallucinations and nightmares. Further, the child was said to have sustained motor function disability that affects his walking and coordination, and his personality and emotional stability were adversely affected. After 6 years, the claim was settled for $275,000, with the concurrence of the veterinarian, and the Trust's insurer paid $28,323 in legal and other fees as well.

A study of claims for 1976 through 1985 reveals that horses are responsible for 70.6% ($1,156,107) of all dollars paid for human injury ($1,636,768). Human injury claims comprised 15.6% of all claims paid under the Trust program ($10,496,062) during the same period. These payments were for injuries ranging from minor bumps or bruises to complicated fractures and multiple head injuries that caused permanent disability.

Table 1—AVMA Professional Liability Insurance Trust human injury claims, by dollars paid, 1976–1985

	Paid	Legal/other expense	Total
Horses	$1,087,340	$ 68,767	$1,156,107
Cattle	19,336	41,097	60,433
Dogs	122,766	18,750	141,516
Cats	121,912	28,643	150,555
Miscellaneous	119,131	9,026	128,157
TOTAL	$1,470,485	$166,283	$1,636,768

Payment for human injury claims amounts to 15.6% of the total paid for claims from 1976 through 1985 ($10,496,062).

By the very nature of its quickness, size, and overpowering strength, the horse can inflict serious injury without warning. Example:

> A veterinarian sedated a 10-year-old horse in preparation for debridement of granulation tissue from a wound. The procedure was carried out without complications. The veterinarian then initiated routine dental care, upon which the horse resisted, sat down, and rolled onto its left side. Attempting to stand, the horse stumbled a second time and fell again, this time colliding with a young girl. The girl fell under the tailgate of the nearby ambulatory clinic truck, her head hitting the truck with a glancing blow and her left hip striking the ground. Her hip was fractured, and later developed aseptic necrosis of the femoral head, which will require her to have hip replacements every 5 to 10 years. In addition, she will be on crutches for 5 years. With the veterinarian's consent, the Trust insurance company arranged for a settlement of $365,000.

The smaller species, principally cats and dogs, may bite or scratch the face and hands, often requiring extensive reconstructive surgery or tendon sheath drainage to treat puncture wounds. Small animals under tranquilization often become undisciplined. Example:

> A veterinarian administered an injection to a cat being held by its owner. The owner was bitten on a finger, and it later became infected. The owner previously suffered from diabetes mellitus, Parkinson's disease, cardiovascular disease, and chronic urinary bladder problems. Saving the finger from amputation required $30,000 in medical treatment and a resulting some loss of use of the finger. With the Trust member's consent, the claim was settled for $80,000 plus $6,738 for legal and other fees.

A breakdown of human injury claims in the Professional Liability Insurance Trust program, by dollars paid and by species, is given in Table 1.

Whether to allow owners to assist is a major decision all veterinarians face every day. The decision is not easy. In the case of veterinarians who treat horses, for example, experienced horse owners or professional trainers frequently are involved in treatment procedures outside of hospitals. All practitioners, no matter what species they are treating, should use experienced hospital personnel, if possible, particularly in dangerous situations.

Information regarding AVMA's Professional Liability Insurance Trust may be obtained by contacting the Trust Office, PO Box 74221, Chicago, IL 60690 8221. The toll-free telephone number is (800) 621-6360.

Prepared by Karen Katz of Mack and Parker Inc, Chicago, IL 60604, on behalf of the AVMA Professional Liability Insurance Trust.